

DECLARATION AND POWER OF ATTORNEY

FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

Method of Payment by Means of an Electronic Communication Device,

the specification of which (check one)

is attached hereto

— was filed on _____ as United States Application Number or
PCT International Application Number _____
and was amended on _____.

I hereby state that I have reviewed and understand the contents of the above identified specification, including claims, as amended by any amendment referred to above. I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to patentability as defined in 37 CFR § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or §365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed.

			Priority Claimed
99126170.2	Europe (Country)	30 December 1999 (Day/Month/Year Filed)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below.

_____ (Application Number)	_____ (Filing Date)
-------------------------------	------------------------

I hereby claim the benefit under 35 U.S.C § 120 of any United States application(s), or § 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 CFR § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

_____ (Appl. Serial No.)	_____ (Filing Date)	_____ (Status)(patented, pending, abandoned)
-----------------------------	------------------------	---

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

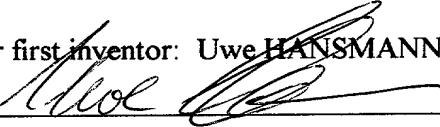
Ronald L. Drumheller (Reg. 25,674), Douglas W. Cameron (Reg. 31,596), Wayne L. Ellenbogen (Reg. 43,602), Louis P. Herzberg (Reg. 41,500), John E. Hoel (Reg. 26,279), Christopher A. Hughes (Reg. 26,914), Terry J. Ilardi (Reg. 29,936), Kevin M. Jordan (Reg. 40,277), Stephen C. Kaufman (Reg. 29,551), Daniel P. Morris (Reg. 32,053) Paul Otterstedt (Reg. 37,411), Edward A. Pennington (Reg. 32,588), Louis J. Percello (Reg. 33,206) Joseph C. Redmond, Jr. (Reg. 18,753), Jay. P. Sbrollini (Reg. 36, 266), Manny W. Schecter (Reg. 31,722), David M. Shofi (Reg. 39,835), and Robert M. Trepp (Reg. 25,933).

Send Correspondence to: Ronald L. Drumheller, Esq.
94 Teakettle Spout Road, Mahopac, New York 10541.

Telephone: (914) 628- 6090

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of sole or first inventor: Uwe HANSMANN

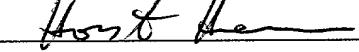
Signature:  Date: 22.9.00

Residence: Birkenstr. 30/1, D-71155 Altdorf, Germany

Citizenship: German

Post Office Address: As above

Full Name of second joint inventor: Dr. Horst HENN

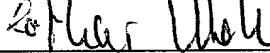
Signature:  Date: 21.11.00

Residence: Breslauer Str. 57, D-71034 Boeblingen, Germany

Citizenship: German

Post Office Address: As above

Full Name of third joint inventor: Lothar MERK

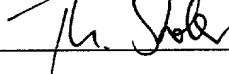
Signature:  Date: 25.9.00

Residence: Kirchwiesenstr. 5, D-71093 Weil i.Sch., Germany

Citizenship: German

Post Office Address: As above

Full Name of fourth joint inventor: Thomas STOBER

Signature:  Date: 25.9.00

Residence: Schubartweg 8, D-71032 Boeblingen, Germany

Citizenship: German

Post Office Address: As above